

Appendix A

REPORTING FORM FOR THE CALCULATION OF
BENCHMARK RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR _____

TYPE(1) _____ SMSBP(2) _____

For the State of _____

Company Name _____

Address _____

NAIC Group Code _____ NAIC Company Code _____

Person Completing This Exhibit _____

Title _____ Telephone Number _____

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
Year	Earned Premium	Factor	(b) x (c)	Cumulative Loss Ratio	(d) x (e)	Factor	(b) x (g)	Cumulative Loss Ratio	(h) x (i)
1		2.770		0.442		0.000		0.000	
2		4.175		0.493		0.000		0.000	
3		4.175		0.493		1.194		0.659	
4		4.175		0.493		2.245		0.669	
5		4.175		0.493		3.170		0.678	
6		4.175		0.493		3.998		0.686	
7		4.175		0.493		4.754		0.695	
8		4.175		0.493		5.445		0.702	
9		4.175		0.493		6.075		0.708	
10		4.175		0.493		6.650		0.713	
11		4.175		0.493		7.176		0.717	
12		4.175		0.493		7.655		0.720	
13		4.175		0.493		8.093		0.723	
14		4.175		0.493		8.493		0.725	
15		4.175		0.493		8.684		0.725	
Total:		(k):		(l):		(m):		(n):	

Benchmark Ratio Since Inception: (l + n) / (k + m):

- (a): Year 1 is the current calendar year - 1
Year 2 is the current calendar year - 2
(etc.)
(Example; If the current year is 1991, then:
Year 1 is 1990; Year 2 is 1989; etc.)

(b): For the calendar year on the appropriate line in column (a), the premium for that year for policies issued in that year.
- (o): These less ratios are not explicitly used in computing the benchmark less ratios. They are the loss ratios, on a policy year basis, which result in the cumulative less ratios displayed on this worksheet. They are shown here for information purposes only.

(p): "SMSBP" = Standardized Medical Benefit Plan

Appendix A

REPORTING FORM FOR THE CALCULATION OF
BENCHMARK RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR _____

TYPE(1) _____ SMSBP(2) _____

For the State of _____

Company Name _____

Address _____

NAIC Group Code _____ NAIC Company Code _____

Person Completing This Exhibit _____

Title _____ Telephone Number _____

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Year	Earned Premium	Factor	(b) x (c)	Cumulative Loss Ratio	(d) x (e)	Factor	(b) x (g)	Cumulative Loss Ratio
1		2.770		0.507		0.000		0.000
2		4.175		0.567		0.000		0.000
3		4.175		0.567		1.194		0.759
4		4.175		0.567		2.245		0.771
5		4.175		0.567		3.170		0.782
6		4.175		0.567		3.998		0.792
7		4.175		0.567		4.754		0.802
8		4.175		0.567		5.445		0.811
9		4.175		0.567		6.075		0.818
10		4.175		0.567		6.650		0.824
11		4.175		0.567		7.176		0.828
12		4.175		0.567		7.655		0.831
13		4.175		0.567		8.093		0.836
14		4.175		0.567		8.493		0.837
15		4.175		0.567		8.684		0.838
Total:		(k):		(l):		(m):		(n):

Benchmark Ratio Since Inception: (l + n) / (k + m):

- (a): Year 1 is the current calendar year - 1
Year 2 is the current calendar year - 2
(etc.)
(Example; If the current year is 1991, then:
Year 1 is 1990; Year 2 is 1989; etc.)

(b): For the calendar year on the appropriate line in column (a), the
that year for policies issued in that year.
- (o): These less ratios are not explicitly used in computing the benchmark less ratios. They are the loss
ratios, on a policy year basis, which result in the cumulative less ratios displayed on this worksheet.
They are shown here for information purposes only.

(p): "SMSBP" = Standardized
Benefit Plan